

**UNPUBLISHED**

UNITED STATES COURT OF APPEALS  
FOR THE FOURTH CIRCUIT

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**No. 03-1002**

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In Re: JERRY WILLIAMS,

Debtor.

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CHRYSLER FINANCIAL; SONIC CHRYSLER-PLYMOUTH-  
JEEP, LLC, d/b/a Lake Norman Chrysler Plymouth  
Jeep,

Creditors - Appellants,

versus

W. JOSEPH BURNS, Trustee,

Trustee - Appellee.

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Appeal from the United States District Court for the Middle  
District of North Carolina, at Durham. N. Carlton Tilley, Jr.,  
Chief District Judge. (CA-01-944-1, BK-01-50277)

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Submitted: June 19, 2003

Decided: June 24, 2003

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Before NIEMEYER and KING, Circuit Judges.\*

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\* The opinion is filed by a quorum of the panel pursuant to  
28 U.S.C. § 46(d).

Affirmed by unpublished per curiam opinion.

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Franklin Drake, SMITH, DEBNAM, NARRON, WYCHE, STORY & MYERS, L.L.P., Raleigh, North Carolina; Kiah T. Ford, IV, PARKER, POE, ADAMS & BERNSTEIN, L.L.P., Charlotte, North Carolina, for Appellants. William J. Burns, BURNS & ARNEKE, L.L.P., Winston-Salem, North Carolina, for Appellee.

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Unpublished opinions are not binding precedent in this circuit. See Local Rule 36(c).

PER CURIAM:

Chrysler Financial and Sonic Chrysler-Plymouth-Jeep, LLC, doing business as Lake Norman Chrysler Plymouth Jeep, ("Appellants") appeal from the district court's order affirming the bankruptcy court's order denying their motion for relief from the automatic stay in bankruptcy after finding that Appellants had not perfected their lien in the Debtor's vehicle within twenty days and therefore the lien was avoidable under 11 U.S.C. § 547(c)(3)(B) (2000). This court reviews the judgment of a district court sitting in review of a bankruptcy court de novo, applying the same standards of review that were applied in the district court. See Three Sisters Partners, L.L.C. v. Harden (In re Shangra-La, Inc.), 167 F.3d 843, 847 (4th Cir. 1999). Our review of the record and the bankruptcy court's opinion discloses no reversible error. Accordingly, we grant Appellee's motion to amend his brief and affirm on the reasoning of the bankruptcy court. Chrysler Financial v. Burns, CA-01-944-1 (M.D.N.C. Nov. 20, 2002). We dispense with oral argument because the facts and legal contentions are adequately presented in the materials before the court and argument would not aid the decisional process.

AFFIRMED